



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: April 20, 1999

Dear Sir or Madam:

The following information is being provided in response to your recent inquiry concerning the 1999 *A Guide to HMDA Reporting: Getting It Right!* A freeze has been placed on major changes to Regulation C, the HMDA file specifications and edits in order to allow ample time to prepare for the millennium date change. Therefore it was decided that a 1999 version of the Guide was unnecessary, and the 1998 Guide should be used for guidance on collection and reporting of calendar year 1999 HMDA data due March 1, 2000.

This notice also serves as a reminder of previously announced information that relates to reporting requirements for 1999, including the exemption threshold for depository institutions and the designation by the Office of Management and Budget of a new Metropolitan Statistical Area (MSA):

- Exemption threshold: Depository institutions with assets of \$29 million or less as of 12/31/1998 are exempt for 1999 data collection. This is the same exemption level for depository institutions as in 1998. (Note that the asset threshold for nondepository institutions is \$10 million.)
- New MSA: Missoula, Montana has been designated an MSA (MSA 5140, consisting of Missoula County, code 063).

Any questions or requests for additional information should be directed to:

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